

Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571



Contributory IRA of
STANLEY S HO
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number
4382-2768

Statement Period
October 1, 2021 to
December 31, 2021

Your Consultant

Kal Boyle
VP_Financial Consultant
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email: kal.boyle@Schwab.com

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at
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STANLEY S HO
UTA CHARLES SCHWAB & CO INC
IRA CONTRIBUTORY DTD 08/22/97
1183 WUNDERLICH DR
SAN JOSE CA 95129-3164

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency



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Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$0.05, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$0.05.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as *Stale Priced*. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation. © 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



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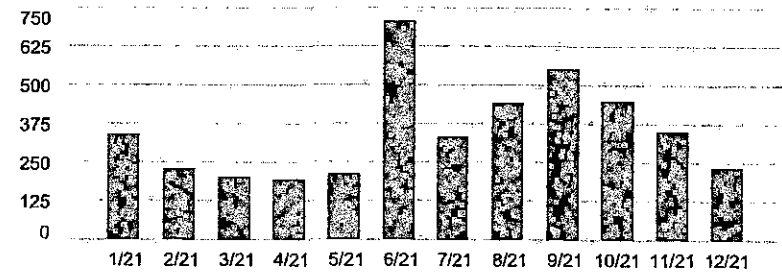
Account Number
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Statement Period
October 1, 2021 to
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Account Value as of 12/31/2021: \$ 236,205.17

Change in Account Value	This Period	Year to Date
Starting Value	\$ 553,385.79	\$ 31,116.35
Credits	0.00	220.82
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(317,180.62)	204,868.00
Ending Value on 12/31/2021	\$ 236,205.17	\$ 236,205.17
Total Change in Account Value	\$ (317,180.62)	\$ 205,088.82
	(57.32)%	659.10%

Account Value [in Thousands]



Asset Composition	Market Value	% of Account Assets
Bank Sweep ^{xz}	\$ 2.81	<1%
Equities	235,522.86	100%
Other Assets	679.50	<1%
Total Assets Long	\$ 236,205.17	
Total Account Value	\$ 236,205.17	100%

To explore the features of this statement visit schwab.com/premiumstatement



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Gain or (Loss) Summary	Gain or (Loss) on Investments Sold	Unrealized Gain or (Loss)
	This Period	

All Investments	\$0.00	\$59,711.89
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Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period	Year To Date
Bank Sweep Interest	0.00	0.82
Cash Dividends	0.00	220.00
Total Income	0.00	220.82

Cash Transactions Summary	This Period	Year to Date
Starting Cash*	\$ 2.81	\$ 297.35
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	307,467.86
Dividends and Interest	0.00	220.82
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	(307,983.22)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	(294.54)
Ending Cash*	\$ 2.81	\$ 2.81

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



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Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
Bank Sweep X.Z	2.81	2.81	<1%
Total Bank Sweep	2.81	2.81	<1%
Total Bank Sweep		2.81	<1%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired			
META MATLS INC	95,741.0000	2.46000	235,522.86	100%	59,032.39	N/A	N/A
SYMBOL: MMAT	553.5000	0.7953	440.25	02/08/21	921.36		
	3,690.0000	0.7911	2,919.20	02/08/21	6,158.20		
	4,981.5000	0.7953	3,962.25	02/08/21	8,292.24		
	4,243.5000	1.1500	4,880.37	02/10/21	5,558.64		
	4,981.5000	1.1500	5,729.13	02/10/21	6,525.36		
	369.0000	1.0134	373.98	02/11/21	533.76		
	369.0000	1.0475	386.56	02/11/21	521.18		
	553.5000	1.1565	640.17	02/11/21	721.44		
	1,660.5000	1.0433	1,732.41	02/11/21	2,352.42		
	1,845.0000	1.0431	1,924.60	02/11/21	2,614.10		
	1,845.0000	1.0505	1,938.21	02/11/21	2,600.49		
	2,767.5000	1.0134	2,804.85	02/11/21	4,003.20		
	2,767.5000	1.0134	2,804.85	02/11/21	4,003.20		
	3,505.5000	1.0433	3,657.31	02/11/21	4,966.22		
	3,690.0000	1.0134	3,739.80	02/11/21	5,337.60		
	4,981.5000	1.1565	5,761.53	02/11/21	6,492.96		
	8,856.0000	1.0177	9,013.44	02/11/21	12,772.32		

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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Investment Detail - Equities (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities (continued)	Units Purchased	Cost Per Share	Cost Basis	Acquired			
META MATLS INC	12,915.0000	1.1565	14,937.30	02/11/21	16,833.60		
	922.5000	1.2969	1,196.40	02/16/21	1,072.95		
	922.5000	1.3349	1,231.50	02/16/21	1,037.85		
	1,845.0000	1.2665	2,336.80	02/17/21	2,201.90		
	369.0000	2.6806	989.16	06/14/21	(81.42)		
	553.5000	2.6806	1,483.75	06/14/21	(122.14)		
	922.5000	2.6806	2,472.91	06/14/21	(203.56)		
	184.5000	3.2086	592.00	06/15/21	(138.13)		
	184.5000	3.2086	592.00	06/15/21	(138.13)		
	184.5000	3.2086	592.00	06/15/21	(138.13)		
	553.5000	3.2086	1,775.97	06/15/21	(414.36)		
	553.5000	3.2086	1,776.00	06/15/21	(414.39)		
	553.5000	3.2086	1,776.00	06/15/21	(414.39)		
	553.5000	3.2086	1,776.00	06/15/21	(414.39)		
	922.5000	3.2086	2,960.00	06/15/21	(690.65)		
	3,690.0000	3.3008	12,180.00	06/15/21	(3,102.60)		
	49.8150	3.2791	163.35	06/16/21	(40.81)		
	184.5000	3.2495	599.54	06/16/21	(145.67)		
	184.5000	3.2791	605.00	06/16/21	(151.13)		
	184.5000	3.2791	605.00	06/16/21	(151.13)		
	184.5000	3.2791	605.01	06/16/21	(151.14)		
	184.5000	3.3208	612.70	06/16/21	(158.83)		
	184.5000	3.3252	613.50	06/16/21	(159.63)		
	184.5000	3.3252	613.50	06/16/21	(159.63)		
	184.5000	3.3278	613.99	06/16/21	(160.12)		
	184.5000	3.3279	614.00	06/16/21	(160.13)		
	184.5000	3.3821	624.00	06/16/21	(170.13)		
	184.5000	3.3821	624.00	06/16/21	(170.13)		
	503.6850	3.2791	1,651.65	06/16/21	(412.58)		
	553.5000	3.3252	1,840.50	06/16/21	(478.89)		



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Investment Detail - Equities (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities (continued)	Units Purchased	Cost Per Share	Cost Basis	Acquired			
META MATLS INC	738.0000	3.2791	2,420.03	06/16/21	(604.55)		
	50.0000	10.1300	506.50	06/17/21	(383.50)		
	50.0000	10.1552	507.76	06/17/21	(384.76)		
	184.5000	3.1904	588.64	06/17/21	(134.77)		
	184.5000	3.1904	588.64	06/17/21	(134.77)		
	184.5000	3.2032	591.00	06/17/21	(137.13)		
	369.0000	3.1265	1,153.68	06/17/21	(245.94)		
	125.0000	10.0700	1,258.75	06/17/21	(951.25)		
	738.0000	3.1539	2,327.60	06/17/21	(512.12)		
	1,107.0000	3.1544	3,491.94	06/17/21	(768.72)		
	1,107.0000	3.2104	3,553.94	06/17/21	(830.72)		
	1,476.0000	3.1948	4,715.60	06/17/21	(1,084.64)		
	83.0250	3.5479	294.57	06/18/21	(90.33)		
	184.5000	3.4231	631.58	06/18/21	(177.71)		
	184.5000	3.4234	631.62	06/18/21	(177.75)		
	2,214.0000	3.4231	7,578.91	06/18/21	(2,132.47)		
	36.9000	5.4289	200.33	06/21/21	(109.56)		
	710.3250	4.6829	3,326.40	06/21/21	(1,579.00)		
	738.0000	5.2486	3,873.50	06/21/21	(2,058.02)		
	922.5000	5.4289	5,008.20	06/21/21	(2,738.85)		
	36.9000	5.7615	212.60	06/22/21	(121.83)		
	3,689.3500	5.7615	21,256.26	06/22/21	(12,180.46)		
	1.0000	9.9800	9.98	06/25/21	(7.52)		
Cost Basis			176,490.47				
Total Equities	95,741.0000		235,522.86	100%	59,032.39		N/A
		Total Cost Basis:	176,490.47				



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Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired			
META MATLS INC 0%PFD	450.0000	1.51000	679.50	<1%	679.50	N/A	N/A
SUBJ TO XTRO REDEMPTION	100.0000	0.0000	0.00	06/17/21	151.00		
SYMBOL: MMTLP	100.0000	0.0000	0.00	06/17/21	151.00		
	250.0000	0.0000	0.00	06/17/21	377.50		
Cost Basis			0.00				
Total Other Assets	450.0000		679.50	<1%	679.50		N/A
		Total Cost Basis:	0.00				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	236,205.17
Total Account Value	236,205.17
Total Cost Basis	176,490.47



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Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{XZ}
Opening Balance ^{XZ}					2.81
Total Activity			0.00	0.00	
Ending Balance ^{XZ}					2.81

Bank Sweep: Interest Rate as of 12/31/21 was 0.01%. Your interest period was 09/16/21 - 12/15/21. ^Z

Contribution Summary

	2020	2021
Traditional IRA	0.00	0.00
Year To Date Total	0.00	0.00

Endnotes For Your Account

Symbol Endnote Legend

- X** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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